

PATENT APPLICATION

DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION

ATTORNEY DOCKET NO. CHA920030025US1

As a below named inventor, I hereby declare that:

My residence/post office address and citizenship are as stated below next to my name;

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

CONFIDENTIAL FRAUD DETECTION SYSTEM AND METHOD

the specification of which is attached hereto unless the following box is checked:

(X) was filed on 10/22/2003 as US Application Serial No. or PCT International Application

Number 10/690,778 and was amended on _____ (if applicable).

I hereby state that I have reviewed and understood the contents of the above-identified specification, including the claims, as amended by any amendment(s) referred to above. I acknowledge the duty to disclose all information which is material to patentability as defined in 37 CFR 1.56.

Foreign Application(s) and/or Claim of Foreign Priority

I hereby claim foreign priority benefits under Title 35, United States Code Section 119 of any foreign application(s) for patent or inventor(s) certificate listed below and have also identified below any foreign application for patent or inventor(s) certificate having a filing date before that of the application on which priority is claimed:

COUNTRY	APPLICATION NUMBER	DATE FILED	PRIORITY CLAIMED UNDER 35 U.S.C. 119
			YES: NO:
			YES: NO:

Provisional Application

I hereby claim the benefit under Title 35, United States Code Section 119(e) of any United States provisional application(s) listed below:

APPLICATION SERIAL NUMBER	FILING DATE

US Priority Claim

I hereby claim the benefit under Title 35, United States Code, Section 120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code Section 112, I acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, Section 1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

APPLICATION SERIAL NUMBER	FILING DATE	STATUS(patented/pending/abandoned)

POWER OF ATTORNEY:

As a named inventor, I hereby appoint the following attorney(s) and/or agent(s) listed below to prosecute this application and transact all business in the Patent and Trademark Office connected therewith.

Norman L. Gundel, Reg. No. 30,387
Douglas A. Lashmit, Reg. No. 28,871
Richard A. Tomlin, Reg. No. 24,449
Karl O. Hesse, Reg. No. 25,398
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I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

**DECLARATION AND POWER OF ATTORNEY
FOR PATENT APPLICATION (continued)****ATTORNEY DOCKET NO. CHA920030025US1**Full Name of Inventor: Naoki AbeCitizenship: JapanResidence: 19 Fairlawn Street, Rye, New York 10580Post Office Address: Same

Inventor's Signature _____

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Full Name of Inventor: Chidanand V. AnteCitizenship: USResidence: 80 Old Farm Road, Chappaqua, New York 10514Post Office Address: Same

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Date _____

Full Name of Inventor: Bhwaranalan BhattacharjeeCitizenship: IndiaResidence: 7846 Holly Drive, Yorktown Heights, New York 10598Post Office Address: SameInventor's Signature  _____Date 10/16/2003Full Name of Inventor: Kenneth A. GoldmanCitizenship: USResidence: 20 Lancaster Drive, Norwalk, Connecticut 06850Post Office Address: Same

Inventor's Signature _____

Date _____

Full Name of Inventor: Matthias GruetznerCitizenship: GermanyResidence: Lessingstr. 14, D-71101, Schoenaich, GermanyPost Office Address: Same

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**DECLARATION AND POWER OF ATTORNEY
FOR PATENT APPLICATION (continued)**

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Date

10/23/03

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Date

December 19, 2003

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FOR PATENT APPLICATION (continued)

ATTORNEY DOCKET NO. CHA920030025US1

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Date

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Date 1/14/2004

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Date

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Full Name of Inventor: Philip S. Yu
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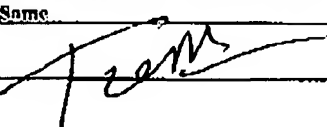
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Full Name of Inventor: Kathleen M. Troidle
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Full Name of Inventor: Phillip S. Yu
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